

Ricoh

From: larryrudolph@comcast.net
Sent: Tuesday, November 25, 2008 8:38 PM
To: Babaz, Paul D
Subject: Re: munis

Paul please send the information you were referencing about the protection of my accounts.

Thanks

Larry

Sent from my Verizon Wireless BlackBerry

From: "Babaz, Paul D " <paul.d.babaz@smithbarney.com>
Date: Tue, 25 Nov 2008 15:14:29 -0500
To: Larry Rudolph<larryrudolph@comcast.net>
Subject: RE: munis

Larry, we really need to have a conversation so you understand how your account is protected, your investments are yours and comingled with Citigroup or Smith Barney, not to mention SIPC insurance and the additional insurance through Loyds of London. I'll give you a call to discuss, Paul

Paul D. Babaz
Vice President-Wealth Management
Financial Advisor
Smith Barney, a division of Citigroup Global Markets Inc.
The Pinnacle
3455 Peachtree Road NE Suite 1400
Atlanta, GA 30326
Direct 404-842-2209
Fax 404-842-2393

-----Original Message-----

From: Larry Rudolph [<mailto:larryrudolph@comcast.net>]
Sent: Tuesday, November 25, 2008 3:07 PM
To: Babaz, Paul D [GWM-SBPVTC]
Subject: munis

Paul:

I am considering removing my munis from account name to my name, I am concerned about Smith Barney going under, I know the bonds are insured but I might as well hold them in my name.

Larry

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Larry

Ricoh

From: larryrudolph@comcast.net
Sent: Friday, July 17, 2009 12:35 PM
To: Babaz, Paul D
Subject: Re: ETFs

paul, i was not able to read the attachment however since i will be gone another two weeks, let me say this, i trust your judgement, i want etfs that mirror the market in indexes, domestic mostly and some foreign, also some financials,, can you resend sorry my connection is bad,,, also start making a list of issues with Lebarbera he needs to go. i will review over the weekend and advise,]

Thanks larry

----- Original Message -----

From: "Paul D Babaz" <paul.d.babaz@smithbarney.com>
To: "Dr. Larry Rudolph" <larryrudolph@comcast.net>
Sent: Friday, July 17, 2009 10:24:21 AM GMT -05:00 US/Canada Eastern
Subject: ETFs

Larry,

Let me know if you had a chance to look over the proposed allocation... I understand you want to start with \$250 and average in over 4 months, which would make good sense.

Talk to you soon, Paul

Paul D. Babaz
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From: larryrudolph@comcast.net
Sent: Monday, July 20, 2009 3:37 PM
To: Babaz, Paul D
Subject: Re: ETFs

Paul,, thanks please add s and p 500 at least 5 percent, dow at least 5 percent and an etf that does the financials of 5 percent... do 250k a month starting now,, for four months, please advise what the margin rate is this is to be all margin account please do not sell any equities or bonds to accomplish this,,, thanks paul my goal is to net 10 percent of total margin after fees/expenses

thanks

larry

----- Original Message -----

From: "Paul D Babaz" <paul.d.babaz@smithbarney.com>

To: larryrudolph@comcast.net

Sent: Friday, July 17, 2009 1:50:58 PM GMT -05:00 US/Canada Eastern

Subject: RE: ETFs

Hope this worked this time....

Large Cap Value 19% = **\$47,500** iShares R1000 Value **IWD**

Large Cap Growth 22% = **\$55,000** iShares R1000 Growth **IWF**

Small Cap Value 4% = **\$10,000** iShares R2000 Value **IWN**

Small Cap Growth 5% = **\$12,500** iShares R2000 Growth **IWO**

Emerging Markets 12% = **\$30,000** Vanguard Emerging Markets **VWO**

Mid Cap Growth 7% = **\$17,500** iShares Mid Cap Growth **IWP**

Mid Cap Value 6% = **\$15,000** iShares Mid Cap Value **IWS**

International Equity (Pacific) 2% = **\$5,000** Vanguard Pacific Stock **VPL**

International Equity (Europe) 8% = **\$20,000** Vanguard Europe Stock **VGK**

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From: Larry Rudolph <larryrudolph@comcast.net>
Sent: Sunday, September 06, 2009 12:34 PM
To: Babaz, Paul D
Subject: margin purchases

Paul,

I am doing my accounts this weekend, and reviewed the commissions as you had stated. The total was about \$7,685 or about 1.5% of the investment. I know we spoke about a discounted rate... the first two purchases of 250K were about 4k a piece.

1. what would be the total discounted commission cost for our next purchase?
2. what is the annual margin rate on these loans.
3. is there any difference in costs for Ishares, proshares, etf's or vanguard purchases?
4. Paul, can you send me a seperate monthly statement as to the return on these investments?

Thanks, talk to you soon,

Larry